

<b>Information to identify the case:</b>			
Debtor 1:	<b>Willie Mae Armstrong</b>		Social Security number or ITIN: xxx-xx-3951
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed in chapter: 13 1/2/19
Case number:	19-10016-KCF		Date case converted to chapter: 7 2/19/20

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Willie Mae Armstrong	
2. All other names used in the last 8 years	aka Willie M Armstrong, aka Willie Maye Armstrong	
3. Address	301 Kramer Court Florence, NJ 08510	
4. Debtor's attorney Name and address	Daniel L Reinganum McDowell Law, PC 46 West Main Street Maple Shade, NJ 08052	Contact phone 856-482-5544 Email: DanielR@McDowellLegal.com
5. Bankruptcy trustee Name and address	Andrea Dobin McManimon, Scotland & Baumann, LLC 427 Riverview Plaza Trenton, NJ 08611	Contact phone (609) 695-6070

For more information, see page 2 >

Debtor **Willie Mae Armstrong**

Case number **19-10016-KCF**

<b>6. Bankruptcy clerk's office</b>	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 609-858-9333  Date: 2/20/20
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<b>7. Meeting of creditors</b>	<b>March 18, 2020 at 01:30 PM</b>	Location:
<b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>		<b>Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507</b>
The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
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<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
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<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 5/18/20</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		
<b>You must file a complaint:</b>		
<ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul>		
<b>You must file a motion:</b>		
<ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>		
<b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b>		
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<b>Deadline to object to exemptions:</b>		<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
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<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
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<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
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**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

## Certificate of Notice Page 4 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
Willie Mae Armstrong  
DebtorCase No. 19-10016-KCF  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 309APage 1 of 2  
Total Noticed: 43

Date Rcvd: Feb 20, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2020.

db +Willie Mae Armstrong, 301 Kramer Court, Florence, NJ 08518-4036  
 517948938 +Aes/njhighed, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461  
 517948946 +Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241  
 517948947 +Experian, PO Box 4500, Allen, TX 75013-1311  
 518336079 +LoanCare, LLC., P.O. Box 8068, Virginia Beach VA 23450-8068  
 518336080 +LoanCare, LLC., P.O. Box 8068, Virginia Beach VA 23450, LoanCare, LLC., P.O. Box 8068, Virginia Beach VA 23450-8068  
 517992842 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147  
 517948951 +State of New Jersey Division of Taxation, PO Box 046, Trenton, NJ 08601-0046  
 517948956 +TransUnion, PO Box 2000, Chester, PA 19016-2000  
 518101237 +U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 517948957 +Volvo Car Financial Sv, 1 Volvo Dr, Rockleigh, NJ 07647-2507

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: DanielR@McDowellLegal.com Feb 21 2020 01:47:07 Daniel L Reinganum, McDowell Law, PC, 46 West Main Street, Maple Shade, NJ 08052  
 tr +EDI: BADOBIN.COM Feb 21 2020 06:04:00 Andrea Dobin, McManimon, Scotland & Baumann, LLC, 427 Riverview Plaza, Trenton, NJ 08611-3420  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 21 2020 01:48:21 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 21 2020 01:48:17 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 517948937 +E-mail/Text: mary.stewart@abcofcu.org Feb 21 2020 01:49:08 ABCO FCU, Attn: Bankruptcy, Po Box 247, Rancocas, NJ 08073-0247  
 517948939 EDI: BANKAMER.COM Feb 21 2020 06:03:00 Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998  
 517948940 +EDI: TSYS2.COM Feb 21 2020 06:03:00 Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801  
 517948941 +EDI: WFNNB.COM Feb 21 2020 06:03:00 Comenity Bank/Carsons, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
 517948942 +EDI: WFNNB.COM Feb 21 2020 06:03:00 Comenity Bank/Roamans, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
 517948943 EDI: WFNNB.COM Feb 21 2020 06:03:00 Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218  
 517948944 +EDI: WFNNB.COM Feb 21 2020 06:03:00 Comenitycapital/boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
 517948945 +E-mail/Text: bankruptcy.bnc@ditech.com Feb 21 2020 01:47:57 Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172  
 518101187 E-mail/Text: bankruptcy.bnc@ditech.com Feb 21 2020 01:47:57 Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154  
 518198360 EDI: ECMC.COM Feb 21 2020 06:03:00 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408  
 518198361 EDI: ECMC.COM Feb 21 2020 06:03:00 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408, ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408  
 517948948 EDI: FORD.COM Feb 21 2020 06:03:00 Ford Motor Credit, Nat'l Bankruptcy Service Center, PO Box 62180, Colorado Springs, CO 80962  
 518453419 EDI: FORD.COM Feb 21 2020 06:03:00 Ford Motor Credit Company LLC, Dept. 55953, PO Box 55000, Detroit, MI 48255-0953  
 517948949 +EDI: IRS.COM Feb 21 2020 06:03:00 Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346  
 518067932 E-mail/PDF: resurgentbknofications@resurgent.com Feb 21 2020 01:54:29 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 517948950 +E-mail/Text: bk@lendingclub.com Feb 21 2020 01:48:55 LendingClub, Attn: Bankruptcy, 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967  
 518048176 EDI: PRA.COM Feb 21 2020 06:03:00 Portfolio Recovery Associates, LLC, c/o Amazon.com Store Card, POB 41067, Norfolk VA 23541  
 518060331 EDI: PRA.COM Feb 21 2020 06:03:00 Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541  
 518048199 EDI: PRA.COM Feb 21 2020 06:03:00 Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541  
 518048267 EDI: PRA.COM Feb 21 2020 06:03:00 Portfolio Recovery Associates, LLC, c/o Paypal Extras Mastercard, POB 41067, Norfolk VA 23541  
 518064920 EDI: Q3G.COM Feb 21 2020 06:03:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
 518064922 EDI: Q3G.COM Feb 21 2020 06:03:00 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788  
 517951168 +EDI: RMSC.COM Feb 21 2020 06:03:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 517948952 +EDI: RMSC.COM Feb 21 2020 06:03:00 Synchrony Bank/Amazon, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
 517948953 +EDI: RMSC.COM Feb 21 2020 06:03:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061

District/off: 0312-3

User: admin  
Form ID: 309A

Page 2 of 2  
Total Noticed: 43

Date Rcvd: Feb 20, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517948954 +EDI: RMSC.COM Feb 21 2020 06:03:00 Synchrony Bank/Gap, Attn: Bankruptcy Dept,  
Po Box 965060, Orlando, FL 32896-5060  
517948955 EDI: TDBANKNORTH.COM Feb 21 2020 06:03:00 TD Bank, N.A., 32 Chestnut Street,  
Po Box 1377, Lewiston, ME 04243  
517973922 +E-mail/Text: BKRMailOps@weltman.com Feb 21 2020 01:48:28  
Volvo Car Financial Services US, LLC, c/o Weltman, Weinberg & Reis Co LPA,  
323 W. Lakeside Ave Suite 200, Cleveland OH 44113-1009

TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 22, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2020 at the address(es) listed below:

NONE.

TOTAL: 0